

<i>SERFF Tracking Number:</i>	<i>QBEC-125692365</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>QBE Insurance Corporation, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-170-003-GL-AR-R</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1010 Employment Practices Liability</i>
<i>Product Name:</i>	<i>GL Endorsement - EPL</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Companies: QBE Insurance Corporation, Praetorian Insurance Company, Redland Insurance Company

Product Name: GL Endorsement - EPL

SERFF Tr Num: QBEC-125692365 State: Arkansas

TOI: 17.1 Other Liability - Claims Made Only

SERFF Status: Closed

State Tr Num: EFT \$100

Sub-TOI: 17.1010 Employment Practices Liability

Co Tr Num: 08-170-003-GL-AR-R

State Status: Fees verified and received

Filing Type: Rate/Rule

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts

Authors: Virginia Putzu,
Christopher Montemurro

Disposition Date: 10/21/2008

Date Submitted: 08/05/2008

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/21/2008

State Status Changed: 08/12/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

QBE is proposing to introduce Employment Practices Liability Insurance coverage. We anticipate an increasing demand for this product as employers realize the need to protect themselves against employee-based lawsuits such as discrimination, wrongful termination and sexual harassment. We feel we can better meet our customers' insurance needs by having EPL available as part of their property and casualty coverage.

This optional coverage will be added to policies with General Liability coverage, including our Business Owners and

<i>SERFF Tracking Number:</i>	<i>QBEC-125692365</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>QBE Insurance Corporation, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-170-003-GL-AR-R</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1010 Employment Practices Liability</i>
<i>Product Name:</i>	<i>GL Endorsement - EPL</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Commercial Package policies. Since this is our initial offering of this product, the proposed rates and rules reflect our research and are our best evaluation of the EPL climate. We will monitor our book's performance as we develop our own experience to ensure that our product remains competitive and profitable.

Our portfolio program is designed to cover businesses with 50 or fewer employees, while our referral program is designed to cover businesses with 51-250 employees.

Coverage and Program Highlights

- 1) Program combines broad coverage, loss prevention website and specialized EPL claims handling and legal representation.
- 2) Broad Definition of Insured – includes business entities, partnerships, owners, partners, and employees, whether full-time, part-time, seasonal or temporary.
- 3) Broad Definition of Claim - includes written demands for money, federal, state or local administrative complaints.
- 4) Broad Definition of Wrongful Employment Act – includes discrimination, harassment, including sexual harassment, wrongful termination, employment-related misrepresentation, employment-related libel, slander, mental anguish, wrongful failure to promote, wrongful discipline, negligent supervision or hiring, retaliation, violation of civil rights .
- 5) Broad Definition of loss – includes front pay, back pay, judgments, settlements, pre- and post-judgment interest, statutory attorney fees, and defense costs.
- 6) Claims-made and reported, Duty to Defend coverage

Company and Contact

Filing Contact Information

Christopher Montemurro, Compliance/Product Development Analyst
 Christopher.Montemurro@QBEAQmericas.com
 88 Pine Street, 4th Floor (212) 497-9642 [Phone]
 New York, NY 10005 (212) 894-7821[FAX]

Filing Company Information

QBE Insurance Corporation	CoCode: 39217	State of Domicile: Pennsylvania
88 Pine Street - 16th Floor	Group Code: 796	Company Type:
New York, NY 10005	Group Name: QBE Insurance	State ID Number:

SERFF Tracking Number: QBEC-125692365 State: Arkansas
First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$100
Company Tracking Number: 08-170-003-GL-AR-R
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1010 Employment Practices Liability
Product Name: GL Endorsement - EPL
Project Name/Number: /

Group

(212) 422-9888 ext. [Phone]

FEIN Number: 22-2311816

Praetorian Insurance Company
88 Pine Street - 16th Floor
New York , NY 10005

CoCode: 37257
Group Code: 796
Group Name: QBE Insurance
Group

State of Domicile: Illinois
Company Type:
State ID Number:

(212) 422-9888 ext. [Phone]

FEIN Number: 36-3030511

Redland Insurance Company
88 Pine Street - 16th Floor
New York , NY 10005

CoCode: 37303
Group Code: 796
Group Name: QBE Insurance
Group

State of Domicile: New Jersey
Company Type:
State ID Number:

(212) 422-9888 ext. [Phone]

FEIN Number: 42-1113749

SERFF Tracking Number: QBEC-125692365 State: Arkansas
First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$100
Company Tracking Number: 08-170-003-GL-AR-R
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1010 Employment Practices Liability
Product Name: GL Endorsement - EPL
Project Name/Number: /

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$100.00 - Initial filing of Rates & Rules.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
QBE Insurance Corporation	\$100.00	08/05/2008	21789868
Praetorian Insurance Company	\$0.00	08/05/2008	
Redland Insurance Company	\$0.00	08/05/2008	

SERFF Tracking Number:	QBEC-125692365	State:	Arkansas
First Filing Company:	QBE Insurance Corporation, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	08-170-003-GL-AR-R		
TOI:	17.1 Other Liability - Claims Made Only	Sub-TOI:	17.1010 Employment Practices Liability
Product Name:	GL Endorsement - EPL		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	10/21/2008	10/21/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Edith Roberts	08/12/2008	08/12/2008	Christopher Montemurro	10/17/2008	10/17/2008

SERFF Tracking Number:	QBEC-125692365	State:	Arkansas
First Filing Company:	QBE Insurance Corporation, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	08-170-003-GL-AR-R		
TOI:	17.1 Other Liability - Claims Made Only	Sub-TOI:	17.1010 Employment Practices Liability
Product Name:	GL Endorsement - EPL		
Project Name/Number:	/		

Disposition

Disposition Date: 10/21/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: QBEC-125692365 State: Arkansas

First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$100

Company Tracking Number: 08-170-003-GL-AR-R

TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1010 Employment Practices Liability

Product Name: GL Endorsement - EPL

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Casualty transmittal Statement	Approved	Yes
Rate (revised)	QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY EXCEPTION - Arkansas	Approved	Yes
Rate	QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY EXCEPTION	Approved	Yes
Rate	QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY STATE EXCEPTION - ARKANSAS	Approved	Yes

SERFF Tracking Number: QBEC-125692365 State: Arkansas
First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$100
Company Tracking Number: 08-170-003-GL-AR-R
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1010 Employment Practices Liability
Product Name: GL Endorsement - EPL
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/12/2008
Submitted Date 08/12/2008

Respond By Date

Dear Christopher Montemurro,

This will acknowledge receipt of the captioned filing.

Please refer to my objection letter regarding the companion form filing # QBEC-125692364. I cannot approve this rate/rule filing until brought into compliance with AID Order #96-194 regarding defense within the limits of liability. These rules contain limits lower than the \$500,000 minimum and the forms are written with defense within the limit of liability.

Please feel free to contact me if you have questions.

Sincerely,

Edith Roberts

Response Letter

Response Letter Status Submitted to State
Response Letter Date 10/17/2008
Submitted Date 10/17/2008

Dear Edith Roberts,

Comments:

Response 1

Comments: Ms. Roberts,

Attached please find Arkansas specific Manual pages, which now reflect the \$500,000 and \$1,000,000 coverage limits.

In addition, - I bring this filing into compliance by attachment of an Arkansas State Exception page. This state exception page correctly lists the percentage of the full annual premium applicable to buy the Extended Reporting Period Elected endorsement. This amount is now reflected to show as 150%, in lieu of 100%.

<i>SERFF Tracking Number:</i>	<i>QBEC-125692365</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>QBE Insurance Corporation, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-170-003-GL-AR-R</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1010 Employment Practices Liability</i>
<i>Product Name:</i>	<i>GL Endorsement - EPL</i>		
<i>Project Name/Number:</i>	<i>/</i>		

If you have any other concerns, please advise.

Thank you

Christopher Montemurro

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
QBE SPECIALTY	GL-EEPL-AR-1 THROUGH 4	New	
INSURANCE EMPLOYMENT			
PRACTICES LIABILITY			
EXCEPTION - Arkansas			
<i>Previous Version</i>			
QBE SPECIALTY	GL-EEPL-I THROUGH 5	New	
INSURANCE EMPLOYMENT			
PRACTICES LIABILITY			
EXCEPTION			
QBE SPECIALTY	GL-EEPL-AR-1A	New	
INSURANCE EMPLOYMENT			
PRACTICES LIABILITY			
STATE EXCEPTION -			
ARKANSAS			

Sincerely,
Christopher Montemurro, Virginia Putzu

<i>SERFF Tracking Number:</i>	<i>QBEC-125692365</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>QBE Insurance Corporation, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-170-003-GL-AR-R</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1010 Employment Practices Liability</i>
<i>Product Name:</i>	<i>GL Endorsement - EPL</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: QBEC-125692365 State: Arkansas
First Filing Company: QBE Insurance Corporation, ... State Tracking Number: EFT \$100
Company Tracking Number: 08-170-003-GL-AR-R
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1010 Employment Practices Liability
Product Name: GL Endorsement - EPL
Project Name/Number: /

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY EXCEPTION - Arkansas	GL-EEPL-AR-1 THROUGH 4	New	GL-EEPL-AR-1 _Ed. 09-08_ - Implementation.pdf
Approved	QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY STATE EXCEPTION - ARKANSAS	GL-EEPL-AR-1A	New	GL-EEPL-AR-1A _Ed. 10-08_ - Implementation.pdf



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

COMPANY EXCEPTION

The following optional coverage is available with General Liability Coverage on a package or monoline basis:

Employment Practices Liability Insurance Coverage

a. Description of Coverage

(See Coverage Form for exact description, limitations)

This claims made Coverage provides coverage for Employment Practices Liability Insurance (EPL) caused by a “wrongful act.”

“Wrongful Act” means any actual or alleged:

1. wrongful dismissal, discharge or termination, including breach of an implied contract;
2. harassment (including sexual harassment);
3. discrimination;
4. “retaliation”;
5. employment-related misrepresentation(s);
6. employment-related libel, slander, humiliation, mental anguish, infliction of emotional distress, defamation, or invasion of privacy;
7. wrongful failure to employ or promote;
8. wrongful deprivation of career opportunity, wrongful demotion or negligent “employee” evaluation, including the giving of negative or defamatory statements in connection with an “employee” reference;
9. wrongful discipline;
10. failure to grant tenure;
11. failure to provide or enforce adequate or consistent corporate policies and procedures relating to any “wrongful employment act”;
12. negligent supervision or hiring by an “insured”; and
13. violation of an individual’s civil rights.

See the EPL Coverage Endorsement, **QBCG-0348**, for a more detailed definition of “wrongful act”.



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

b. Eligibility

Individual insureds are eligible if:

1. They employ 250 employees or fewer
2. They are in eligible classifications; and
3. They are in an acceptable state.

Most policies will be eligible for this coverage.

Ineligibility

Individual insureds are not eligible if:

1. They employ more than 250 employees; or
2. They are in one of the following classes:
 - a.) Legal Services, attorney/law offices;
 - b.) Employee Leasing Firms/Temporary Help Firms;
 - c.) Membership Recreation Clubs, Golf and Country Clubs;
 - d.) Municipalities & government entities, including townships, police & firefighters;
 - e.) Educational Services, schools & colleges

c. Coverage Limits

REFERRAL COVERAGE: Aggregate Limits of Liability of \$500,000 and \$1,000,000 for insureds with 250 employees or less. Limits are for all losses combined, including defense costs.

d. Deductible

REFERRAL COVERAGE: Deductible options of \$5,000, \$10,000, \$25,000, and \$50,000.



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

e. Premium Determination

REFERRAL COVERAGE

Refer to company for any insured with 250 employees or less requesting a quote for limits of \$500,000 or \$1,000,000.

Refer to company for any insured requesting a backdating of the original inception (retroactive) date by more than three years. (See rule below "Warranty and Representation Statement". For backdating of the original inception (retroactive) date by less than three years, refer to the Underwriting Guidelines.

This premium is not subject to further modification by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Applicable Forms

Attach the following forms to all policies:

- **QBCG-0348** Employment Practices Liability Coverage Endorsement
- **QBCG DS 26** Employment Practices Liability Insurance Coverage Endorsement Supplemental Declarations

g. Extended Reporting Period Elected

If the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium of 100% of the full annual premium applicable to this coverage, to buy the Extended Reporting Period Elected endorsement, **QBCG-0349**, which provides an extended reporting period of one (1) year following the effective date of cancellation or nonrenewal, to report claims which occurred on or after the original inception date and on or before the date of cancellation or nonrenewal.



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

h. Third Party EPL Coverage

Optional coverage for allegations brought by customers, clients or vendors may be purchased for an additional premium. The additional premium will range from 15% - 30% of the EPL premium depending on the class code. (Reference table below) Attach form **QBCG-0350**.

SIC Code	Additional Premium
0100 – 1522 1540 – 3999 5000 – 5199 7370 – 7379 7800 – 7829	15%
1530,1531 4000 – 4984 5200 – 5999 6000 - 6999 7000 – 7369 7380 – 7699 7830 – 8699 8700 – 9999	30%



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

STATE EXCEPTION

Employment Practices Liability Insurance

Rule **g. Extended Reporting Period Elected** is deleted in its' entirety and replaced with the following:

g. Extended Reporting Period Elected

If the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium of 150% of the full annual premium applicable to this coverage, to buy the Extended Reporting Period Elected endorsement, **QBCG-0349**, which provides an extended reporting period of one (1) year following the effective date of cancellation or nonrenewal, to report claims which occurred on or after the original inception date and on or before the date of cancellation or nonrenewal.

SERFF Tracking Number:	QBEC-125692365	State:	Arkansas
First Filing Company:	QBE Insurance Corporation, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	08-170-003-GL-AR-R		
TOI:	17.1 Other Liability - Claims Made Only	Sub-TOI:	17.1010 Employment Practices Liability
Product Name:	GL Endorsement - EPL		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied -Name:	Casualty transmittal Statement	Review Status:	
Comments:		Approved	10/21/2008
Attachment:			
08-170-003-GL-AR-R.pdf			

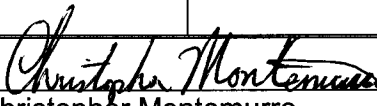
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	QBE Insurance Group				Group NAIC #	0796
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Praetorian Insurance Company	IL	37257	36-3030511			
Redland Insurance Company	NJ	37303	42-1113749			
QBE Insurance Corporation	PA	39217	22-2311816			

5. Company Tracking Number	08-170-003-GL-AR-R
-----------------------------------	---------------------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Christopher Montemurro Wall Street Plaza 88 Pine Street New York, NY 10005	Compliance Analyst Assistant	212-497-9642	(212) 790-9806	Christopher.montemurro@qbeamericas.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Christopher Montemurro		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Other Liability – Claims Made
10. Sub-Type of Insurance (Sub-TOI)	Other - EPL
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: On approval Renewal: On approval
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	08/05/2008

19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved
----------------------------------	---

PC TD-1 pg 1 of 2

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company tracking #	08-170-003-GL-AR-R
---	---------------------------

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

08-170-003-GL-AR-R

In an effort to further address the needs of our Policyholders, QBE has developed an Employment Practices Liability program for small commercial businesses with 50 or fewer employees. This program provides broad coverage, as well as web-based loss prevention, experienced EPL claims handling and access to specialized EPL legal representation.

Portfolio EPL is designed to protect small commercial businesses with 50 employees or fewer for liability damages and defense costs due to claims brought by full-time, part-time, seasonal or temporary employees who allege employment discrimination, wrongful termination, or sexual harassment. Due to the growing threat of EPL lawsuits and the fact that small commercial businesses are not generally protected from these types of claims, QBE has responded to the increased demand for such coverages from our policy holders and agents, and crafted a comprehensive solution that responds to numerous types of EPL claims brought against small commercial businesses. This solution is easy to administer in that no additional underwriting information needs to be collected from the insured. If an insured fits the eligibility criteria, the coverage is offered as part of their policy.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
--

Check #: ELECTRONIC FUNDS TRANSFER
Amount: \$100.00 GENERAL RATE/RULE INITIAL FILING FEE

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required other state specific forms, etc.)**

PC TD-1 pg 2 of 2

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company tracking #	08-170-003-GL-AR-R
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	08-170-003-GL-AR-F

☐ Rate Increase ☐ Rate Decrease ☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)		On Approval					
4a.	Rate Change by Company (As Proposed)							
	Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected For this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
	QBE	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Praetorian	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	Redland	n/a	n/a	n/a	n/a	n/a	n/a	n/a
4b.	Rate Change by Company (As Accepted) For State Use Only							
	Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected For this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	N/A	
5b	Overall percentage rate impact for this filing	N/A	
5c	Effect of Rate Filing – Written premium change for this program	N/A	
5d	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	N/A
7.	Effective Date of last rate revision	N/A
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A

9.	Rule # or Page # Submitted for Review	Replacement Or withdrawn?	Previous state filing number, if required by state
01	QBE Specialty Insurance Employment Practices Liability Pages – GL-EEPL-1 through 5	[x] New [] Replacement [] Withdrawn	

SERFF Tracking Number:	QBEC-125692365	State:	Arkansas
First Filing Company:	QBE Insurance Corporation, ...	State Tracking Number:	EFT \$100
Company Tracking Number:	08-170-003-GL-AR-R		
TOI:	17.1 Other Liability - Claims Made Only	Sub-TOI:	17.1010 Employment Practices Liability
Product Name:	GL Endorsement - EPL		
Project Name/Number:	/		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY EXCEPTION	06/24/2008	CW GL-EEPL-1 _Ed. 07-08_ - Implementation.p df



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

COMPANY EXCEPTION

The following optional coverage is available with General Liability Coverage on a package or monoline basis:

Employment Practices Liability Insurance Coverage

a. Description of Coverage

(See Coverage Form for exact description, limitations)

This claims made Coverage provides coverage for Employment Practices Liability Insurance (EPL) caused by a “wrongful act.”

“Wrongful Act” means any actual or alleged:

1. wrongful dismissal, discharge or termination, including breach of an implied contract;
2. harassment (including sexual harassment);
3. discrimination;
4. “retaliation”;
5. employment-related misrepresentation(s);
6. employment-related libel, slander, humiliation, mental anguish, infliction of emotional distress, defamation, or invasion of privacy;
7. wrongful failure to employ or promote;
8. wrongful deprivation of career opportunity, wrongful demotion or negligent “employee” evaluation, including the giving of negative or defamatory statements in connection with an “employee” reference;
9. wrongful discipline;
10. failure to grant tenure;
11. failure to provide or enforce adequate or consistent corporate policies and procedures relating to any “wrongful employment act”;
12. negligent supervision or hiring by an “insured”; and
13. violation of an individual’s civil rights.

See the EPL Coverage Endorsement, **QBCG-0348**, for a more detailed definition of “wrongful act”.



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

b. Eligibility

Individual insureds are eligible if:

1. They employ 250 employees or fewer (insureds with 51-250 employees and/or insureds requesting limits of \$500,000 or \$1,000,000 must submit a referral application);
2. They are in eligible classifications; and
3. They are in an acceptable state.

Most policies will be eligible for this coverage.

Ineligibility

Individual insureds are not eligible if:

1. They employ more than 250 employees; or
2. They are in one of the following classes:
 - a.) Legal Services, attorney/law offices;
 - b.) Employee Leasing Firms/Temporary Help Firms;
 - c.) Membership Recreation Clubs, Golf and Country Clubs;
 - d.) Municipalities & government entities, including townships, police & firefighters;
 - e.) Educational Services, schools & colleges

c. Coverage Limits

PORTFOLIO COVERAGE: Aggregate Limit of Liability of \$25,000, \$50,000, \$75,000, \$100,000 and \$250,000 for all losses combined, including defense costs. Portfolio coverage is only available for insureds with 50 employees or less.

REFERRAL COVERAGE: Aggregate Limits of Liability of \$100,000 and \$250,000 (for insureds with 51-250 employees) and \$500,000 and \$1,000,000 for insureds with 250 employees or less. Limits are for all losses combined, including defense costs.

d. Deductible

PORTFOLIO COVERAGE: Deductible options of \$5,000 for the \$25,000, \$50,000 and \$75,000 Limit, \$5,000, and \$10,000 for the \$100,000 Limit and \$10,000 and \$25,000 for the \$250,000 Limit.

REFERRAL COVERAGE: Deductible options of \$5,000, \$10,000, \$25,000, and \$50,000.



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

e. Premium Determination

PORTFOLIO COVERAGE

\$100,000 Limit of Liability, \$10,000 Deductible

Multiply the per employee rate of \$41.63 by the number of full-time employee equivalents. Employees other than full-time employees should be counted as one half an employee.

\$25,000 Limit of Liability, \$5,000 Deductible

Multiply the per employee rate of \$34.38 by the number of full-time employee equivalents. Employees other than full-time employees should be counted as one half an employee.

\$50,000 Limit of Liability, \$5,000 Deductible

Multiply the per employee rate of \$47.06 by the number of full-time employee equivalents. Employees other than full-time employees should be counted as one half an employee.

\$75,000 Limit of Liability, \$5,000 Deductible

Multiply the per employee rate of \$56.11 by the number of full-time employee equivalents. Employees other than full-time employees should be counted as one half an employee.

\$100,000 Limit of Liability, \$5,000 Deductible

Multiply the per employee rate of \$61.54 by the number of full-time employee equivalents. Employees other than full-time employees should be counted as one half an employee.

\$250,000 Limit of Liability, \$10,000 Deductible

Multiply the per employee rate of \$77.83 by the number of full-time employee equivalents. Employees other than full-time employees should be counted as one half an employee.

\$250,000 Limit of Liability, \$25,000 Deductible

Multiply the per employee rate of \$66.97 by the number of full-time employee equivalents. Employees other than full-time employees should be counted as one half an employee.

This premium is not subject to further modification by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

REFERRAL COVERAGE

Refer to company for any Insured with 51-250 requesting a quote for limits of \$100,000 or \$250,000.

Refer to company for any insured with 250 employees or less requesting a quote for limits of \$500,000 or \$1,000,000.

Refer to company for any insured requesting a backdating of the original inception (retroactive) date by more than three years. (See rule below "Warranty and Representation Statement". For backdating of the original inception (retroactive) date by less than three years, refer to the Underwriting Guidelines.

This premium is not subject to further modification by the application of any other factors, including but not limited to, company deviations, IRPM factors, or expense modifications.

f. Applicable Forms

Attach the following forms to all policies:

- **QBCG-0348** Employment Practices Liability Coverage Endorsement
- **QBCG DS 26** Employment Practices Liability Insurance Coverage Endorsement Supplemental Declarations

g. Extended Reporting Period Elected

If the event of cancellation or nonrenewal, the Named Insured has the right, upon payment of an additional premium of 100% of the full annual premium applicable to this coverage, to buy the Extended Reporting Period Elected endorsement, **QBCG-0349**, which provides an extended reporting period of one (1) year following the effective date of cancellation or nonrenewal, to report claims which occurred on or after the original inception date and on or before the date of cancellation or nonrenewal.



QBE SPECIALTY INSURANCE EMPLOYMENT PRACTICES LIABILITY

EXCEPTION – DIVISION SIX – GENERAL LIABILITY INSURANCE SERVICES OFFICE

h. Third Party EPL Coverage

Optional coverage for allegations brought by customers, clients or vendors may be purchased for an additional premium. The additional premium will range from 15% - 30% of the EPL premium depending on the class code. (Reference table below) Attach form **QBCG-0350**.

SIC Code	Additional Premium
0100 – 1522 1540 – 3999 5000 – 5199 7370 – 7379 7800 – 7829	15%
1530,1531 4000 – 4984 5200 – 5999 6000 - 6999 7000 – 7369 7380 – 7699 7830 – 8699 8700 – 9999	30%